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APPLICANTS James Conlo	ow, Oakland, CA;		•	·			
** FOREIGN APPL	aims benefit of 60/250,814	werfied	ENTITY **				
Foreign Priority claimed 35 USC 119 (a-d) condit met Verified and Acknowledged	STATE OR COUNTRY CA		•	IMS	INDEPENDENT CLAIMS 5		
<b>ADDRESS</b> 23661							
	d for efficient presentment ured business project	and payment of bills	from multipl	e independe	ent ent	ities in a	
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